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STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

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/EC/	5	20020023055		2002-02-21	Antognini et al.	

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/EC/	6	20020023059		2002-02-21	Bari, et al.	
/EC/	7	20020029248		2002-03-07	Cook, et al.	
/EC/	8	20020046168		2002-04-18	Kitchen	
/EC/	9	20020059139		2002-05-16	Evans	
/EC/	10	20020065772		2002-05-30	Saliba, et al.	
/EC/	11	20020069163		2002-06-06	Gilbert	
/EC/	12	20020069168		2002-06-06	Lee, et al.	
/EC/	13	20020095387		2002-07-18	Sosa, et al.	
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/EC/	16	20030004834		2003-01-02	Yamazaki	

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/EC/	17	20030004867		2003-01-02	Kight, et al.	
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/EC/	28	20040236584		2004-11-25	Kueberl, et al.	
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/EC/	30	20050033690		2005-02-10	Antognini et al.	
/EC/	31	20050209965		2005-09-22	Ganesan	

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/EC/	3	1136923	EP		2001-09-26	CheckFree Corp. (US)		<input type="checkbox"/>
/EC/	4	1361533	EP		2003-11-12	Metavante Corp. (US)		<input type="checkbox"/>
/EC/	5	9905628	WO		1999-02-04	Jonhig Limited		<input type="checkbox"/>

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/EC/	6	9910823	WO		1999-03-04	Citibank, N.A.	<input type="checkbox"/>
/EC/	7	0048103	WO		2000-08-17	Chase Manhattan Bank	<input type="checkbox"/>
/EC/	8	0152142	WO		2001-07-19	Derivion Corp. (US)	<input type="checkbox"/>
/EC/	9	0171973	WO		2001-09-27	Kim	<input type="checkbox"/>
/EC/	10	0186558	WO		2001-11-15	Kim	<input type="checkbox"/>

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/EC/	1	Disclosure Under 37 C.F.R. 1.56. Date Unknown.	<input type="checkbox"/>
/EC/	2	Business Task Force of NACHA's Council for Electronic Billing and Payment. "An Overview of Electronic Bill Presentment and Payment Operating Models." April 9, 1999, pp. 1-12	<input type="checkbox"/>
/EC/	3	"CheckFree and Equifax Launch Electronic Billing and Payment – More Than 50 Financial Institutions Rollout Service." PR Newswire, August 25, 1999, p. 1.	<input type="checkbox"/>
/EC/	4	COULTER, CUAN. "E-Business: Account Aggregation." December 31, 2001, pp. 1-6.	<input type="checkbox"/>

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/EC/	5	Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA). "Electronic Bill Payment/Presentment Business Practices." December 7, 1999, vol. 2.0.	<input type="checkbox"/>
/EC/	6	"European Search Report," European Patent App. No. 04006976, European Patent Office, March 2, 2005.	<input type="checkbox"/>
/EC/	7	"European Search Report," European Patent App. No. 04009973, European Patent Office, September 8, 2004.	<input type="checkbox"/>
/EC/	8	"European Search Report," European Patent App. No. 04009974, European Patent Office, October 22, 2004.	<input type="checkbox"/>
/EC/	9	"European Search Report," European Patent App. No. 04009975, European Patent Office, October 28, 2004.	<input type="checkbox"/>
/EC/	10	"European Search Report," European Patent App. No. 04009976, European Patent Office, November 24, 2004.	<input type="checkbox"/>
/EC/	11	"European Search Report," European Patent App. No. 04010334, European Patent Office, February 2, 2005.	<input type="checkbox"/>
/EC/	12	"European Search Report," European Patent App. No. 04010336, European Patent Office, February 28, 2005.	<input type="checkbox"/>
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/EC/	14	FAY, D. "An Architecture for Distributed Applications on the Internet: Overview of Microsoft's .NET Platform." Proceedings of the International Parallel and Distributed Processing Symposium, April 22, 2003, pp. 90-96.	<input type="checkbox"/>
/EC/	15	"Frequently Asked Questions." Zip Merchant – The Commerce Tools website, 2002, pp. 1-5, CheckFree Corporation, Norcross, GA. < http://www.zipmerchant.com/products/TransactSecure/FAQ/cfm >	<input type="checkbox"/>

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/EC/	16	GRALLA, PRESTON. "How the Internet Works." Que, September 7, 2001, 6th ed., pp. 148-151.	<input type="checkbox"/>
/EC/	17	"Harris Bill Payment & Presentment Enrollment Help." CheckFree website, 2002, pp. 1-5, CheckFree Corporation, Norcross, GA. <http://www.thevalidnetwork.com>	<input type="checkbox"/>
/EC/	18	"Interactive Financial Exchange." Business Method Specification, IFX Forum, Inc., June 2, 2002, pp. 8-1 - 8-21.	<input type="checkbox"/>
/EC/	19	"Open Financial Exchange Bill Presentment." Open Financial Exchange Specification. Collaborative work of CheckFree Corp., Microsoft Corp. and Intuit, Inc., June 12, 1997, pp. 312-356.	<input type="checkbox"/>
/EC/	20	OSBERG, SHARON. "Wells Fargo, Standards-based Electronic Bill Presentment and Payment (EBPP)." Sun Microsystems, November 1999.	<input type="checkbox"/>

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Examiner Signature	/Ella Colbert/	Date Considered	05/13/2010
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That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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See attached certification statement.
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
 None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.16. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-10-08
Name/Print	Rhett S. White	Registration Number	59,158

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